

ALARION FINANCIAL SERVICES, INC.

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3382891	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$278	\$279	0.5%		
Loans	\$206	\$210	2.2%		
Construction & development	\$21	\$22	7.8%		
Closed-end 1-4 family residential	\$68	\$72	5.9%		
Home equity	\$10	\$8	-15.6%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	32.8%		
Commercial & Industrial	\$20	\$20	-2.0%		
Commercial real estate	\$67	\$75	11.5%		
Unused commitments	\$20	\$22	9.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$34	\$31	-9.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$12	0.1%		
Cash & balances due	\$4	\$6	38.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$32	\$26	-19.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$28	\$24	-14.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$254	\$256	0.7%		
Deposits	\$238	\$230	-3.4%		
Total other borrowings	\$15	\$24	66.0%		
FHLB advances	\$13	\$20	50.0%		
Equity					
Equity capital at quarter end	\$24	\$23	-1.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.1%	7.8%	--		
Tier 1 risk based capital ratio	9.6%	10.2%	--		
Total risk based capital ratio	10.9%	11.5%	--		
Return on equity ¹	1.1%	3.6%	--		
Return on assets ¹	0.1%	0.3%	--		
Net interest margin ¹	3.5%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})	307.9%	825.7%	--		
Loss provision to net charge-offs (qtr)	74.1%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.7%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	3.5%	1.3%	0.3%	0.0%	--
Closed-end 1-4 family residential	0.4%	0.1%	0.2%	0.3%	--
Home equity	0.0%	0.0%	0.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.0%	0.0%	0.0%	3.6%	--
Commercial & Industrial	1.2%	0.0%	0.1%	0.4%	--
Commercial real estate	0.3%	0.1%	0.2%	0.2%	--
Total loans	0.7%	0.2%	0.2%	0.3%	--